

**PUBLICATION DATES:** March 10, 2015, March 17, 2015, March 24, 2015, March 31, 2015  
**NEWSPAPER:** The DeSoto Times Tribune

**SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE**

WHEREAS, on October 22, 2004, Robert A Cartwright and Dora Cartwright executed a certain deed of trust to Don W. Ledbetter, Trustee for the use and benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AVAILABLE MORTGAGE FUNDING, LLC., which deed of trust is of record in the office of the Chancery Clerk of DeSoto, County, state of Mississippi, in Book 2098, Page 1; (Re-Recorded Book 2121 Page 169) and

WHEREAS, said deed of trust was ultimately assigned to U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS1 and recorded in Book 3610, Page 645; and WHEREAS U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS1 and said beneficiary has substituted Jauregui & Lindsey, LLC as Trustee by instrument recorded in the Chancery Clerk's Office on November 21, 2014 in Book 3905, Page 627; (Re-Recorded February 02, 2015 in Book 3933, Page 538) and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS1, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on April 7, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of DeSoto County in Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

LOT 163 SECTION A, DESOTO VILLAGE SUBDIVISION, SITUATED IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 7, PAGE 9 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

4-7-15

I will convey only such title as vested in me as Substituted Trustee.

Jauregui & Lindsey, LLC

Substituted Trustee  
Jauregui & Lindsey, LLC  
2110 Devereux Circle  
Birmingham, AL 35243  
(205) 970-2233

Publication dates: March 10, 2015, March 17, 2015, March 24, 2015, March 31, 2015 ,

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 29th day of August, 2003 and acknowledged on the 29th day of August, 2003, Melvin W Rohloff and Rosa L Rohloff, husband and wife, executed and delivered a certain Deed of Trust unto Emmett James House or Bill R McLaughlin, Trustee for Union Planters Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1816 at Page 560; and

WHEREAS, Melvin W Rohloff and Rosa L Rohloff, husband and wife is also known as Melvin Rohloff and Rosa Rohloff per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 6th day of August, 2008, Regions Bank dba Regions Mortgage, Inc successor by merger with Union Planters Bank, National Association also known as Union Planters Bank, NA, assigned said Deed of Trust unto Everbank, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2950 at Page 98; and

WHEREAS, on the 19th day of February, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3943 at Page 678; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of April, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 445, Section C, Lake Forest Subdivision, as shown by the plat record in Plat Book 12, Page 5, in the office of the Chancery Clerk of Desoto County, Mississippi, in Section 25, Township 1, Range 9.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 9th day of March, 2015.



\_\_\_\_\_  
Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

rdb/F15-0209

PUBLISH: 3.17.15 - 3.24.15 - 3.31.15

4-7-15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 2nd day of April, 2009 and acknowledged on the 2nd day of April, 2009, Louis D. Johnson and wife, Sandra K. Johnson, executed and delivered a certain Deed of Trust unto Hugh M. Queener, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pinnacle National Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 3017 at Page 738; and

WHEREAS, on the 4th day of December, 2014, Mortgage Electronic Registration Systems, Inc., as nominee for Pinnacle National Bank, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3913 at Page 577; and

WHEREAS, on the 18th day of February, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3943 at Page 490; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of April, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 207, Section A, Lake 0' the Hills Subdivision, Section 19, Township 3 South, Range 9 West, as shown on plat of record in Plat Book 2, Page 29, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 9th day of March, 2015.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

rdB/F15-0208

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4-7-15

Substitute Trustee's Notice of Sale

3/17/15 11:06:49  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 22nd day of June, 2007 and acknowledged on the 22nd day of June, 2007, Wade Stanphill and Juanita Stanphill, Husband and Wife, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for Magna Bank F/K/A 1st Trust Bank for Savings, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2744 at Page 81; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, NA by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3554 at Page 773; and

WHEREAS, on the 12th day of February, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3943 at Page 488; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of April, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 58, Section B, Kingston West Subdivision, situated in Section 28, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 40, Page 40 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of March, 2015.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

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4-7-15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 30th day of June, 2005 and acknowledged on the 30th day of June, 2005, T. Perry Ward, an Unmarried Man, executed and delivered a certain Deed of Trust unto Ronald Andrew Marion, Jr., Trustee for Mortgage Electronic Registration Systems, Inc., as noimnee for Watermark Financial Partners, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2254 at Page 734; and

WHEREAS, on the 22nd day of May, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3819 at Page 460; and

WHEREAS, on the 12th day of March, 2012, Mortgage Electronic Registration Systems, Inc., as noimnee for Watermark Financial Partners, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3413 at Page 104; and

WHEREAS, on the 2nd day of December, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3911 at Page 78; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of April, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

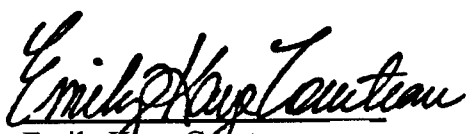
The land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 412, Section B, 2nd Revision, Southaven Subdivision, situated in Section 23, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 14-16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to T. Perry Ward by Deed from Raymond Barker and wife, Faye Barker recorded 09/22/1997 in Deed Book 322 Page 195, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of March, 2015.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

rdb/F14-1595

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4-7-15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 11th day of July, 2005 and acknowledged on the 12th day of July, 2005, Lanita Cruel, an unmarried woman, executed and delivered a certain Deed of Trust unto Michael L. Riddle, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Home Loan Corporation dba Expanded Mortgage Credit, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2259 at Page 649; and

WHEREAS, on the 6th day of January, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Home Loan Corporation dba Expanded Mortgage Credit, assigned said Deed of Trust unto US Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-8, Home Equity Pass-Through Certificates, Series 2005-8, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3394 at Page 168; and

WHEREAS, on the 8th day of January, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3929 at Page 358; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of April, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 5, Section A, Wellington Square East, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 85, page 41, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of March, 2015.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

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4-7-15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 29th day of August, 2006 and acknowledged on the 29th day of August, 2006, Angela Roberson and Jeff Roberson, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2553 at Page 671; and

WHEREAS, on the 21st day of March, 2009, Wells Fargo Bank, N.A., assigned said Deed of Trust unto US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2006-WFHE4, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3009 at Page 515; and

WHEREAS, on the 21st day of March, 2009 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3009 at Page 516; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of April, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 232 of Section C, Fox Creek Subdivision, Section 30, Township 1 South, Range 5 West, a subdivision, according to the Plat thereof as recorded in Plat Book 71, Page 9, of the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of March, 2015.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

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